# Case 12-21390-kl Doc 7 Filed 04/21/12 Page 1 of 6

United States Bankruptcy Court Northern District of Indiana

In re: Jimmie Lee Gross Debtor Case No. 12-21390-kl Chapter 13

TOTAL: 0

### **CERTIFICATE OF NOTICE**

District/off: 0755-2 User: lmb Page 1 of 3 Date Rcvd: Apr 19, 2012 Form ID: b9i Total Noticed: 39

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 21, 2012.
db
              +Jimmie Lee Gross,
                                     455 Polk Street, Gary, IN 46402-1012
              +Paul R. Chael, 401 West 84th Drive, Suite C, Merrillville, IN 46410-5568
t.r
11812494
              +Allied Interstate, Inc., 3000 Corporate Exchange Dr., Columbus, OH 43231-7684
11812495
               +Alllstate, PO Box 3589,
                                             Akron, OH 44309-3589
              +Beneficial Finance, Inc., of Indianapolis, IN 46204-1944
11812496
                                                c/o Bruce Arnold,
                                                                     251 North Illinois Street,
                                                                                                      Suite 1700,
11812497
               +Bowman Heintz, Boscia&Vician,
                                                   D08-1006-SC-4822, 8605 Broadway, Merrillville, IN 46410-7033
11812498
              +Bowman, Heintz, Boscia, & Vician, D08-0804-SC-21350, 8605 Broadway,
                Merrillville, IN 46410-7033
11812499
               +Bowman, Heintz, Boscia, & Vician,
                                                        D08-1008-SC-6737, 8605 Broadway,
                Merrillville, IN 46410-7033
                Citifinancial, Bsp13a, Baltimore, MD 21202
11812501
              +Cpu/citi - Conoco Phillips Union, Attn: Centralized Bankruptcy, Po Box 20363,
11812502
                Kansas City, MO 64195-0363
              +Credit Control, LLC, 5757 Phantom Dr., Suite 330, Hazelwood, MO 63042-2429
+First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
11812503
              +First National Collection Bureau, 610 Waltham Way,
+FirstSource Advantage, 205 Bryant Woods South, A
11812505
                                                                         Amherst, NY 14228-3609
11812507
               +Frdm/cbsd, Po Box 2017, Eltin, IL 60121-2017
11812508
11812509
               +HSBC, c/o Christopher Hedges, 1260 East Summit Street, 45D08-0804-SC-1993,
                 Crown Point, IN 46307-2731
              Indiana Department of Revenue, State Office Building, Indianapolis, IN 46204
+J.C. Christensen & Assoc., Inc., PO Box 519, Sauk Rapids, MN 56379-0519
+Lake Circuit Court, 45C01-1011-MF-592, 2293 N. Main Street., Crown Point, IN 46307-1854
11812513
11812514
11812515
              +Lake County Treasurer,
                                          Attention: Bankruptcy Clerk, 2293 North Main Street,
11813289
                                         Attention Banks 2 1854
2293 N. Main Street, 45D08-0804-SC-1993, Crown Point, IN 46307-1008-0804-SC-2135, 2293 N. Main Street, Crown Point, IN 46307-1854
D08-1006-SC-4822, 2293 N. Main Street, Crown Point, IN 46307-1854
                 Crown Point IN 46307-1854
11812519
              +Lake Superior Court, 2293 N. Main Street,
                                                                                            Crown Point, IN 46307-1854
11812516
               +Lake Superior Court,
              +Lake Superior Court,
11812518
11812517
               +Lake Superior Court,
              +Nelson, Watson& Association, 80 Merrimack St., Haverhill, MA 01830-5202
11812523
              North Star Capital Acquisition LLC, North Pointe Pkwy, Suite 300, Amherst, NY 14228
North Star Capital Acquisitioon LLC, North Pointe Pkwy, Suite 300, Amherst, NY 14228
+Wright & Lerch, 2001 Reed Road Suite 100, Fort Wayne, IN 46815-7311
11812524
11812525
                                                                                                Amherst, NY 14228
11812527
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                E-mail/Text: bankruptcy@garryaweiss.com Apr 20 2012 07:29:56
                                                                                         Christopher R. Schmidgall,
                 Six W. 73rd Avenue, Merrillville, IN 46410
11812500
               +EDI: CITICORP.COM Apr 20 2012 01:48:00
                                                                Citgo Oil / Citibank, Attn: Bankruptcy,
                 Po Box 20507, Kansas City, MO 64195-0507
11812504
              +EDI: CITICORP.COM Apr 20 2012 01:48:00
                                                                Exxmblciti, Attn.: Centralized Bankruptcy,
                Po Box 20363, Kansas City, MO 64195-0363
              +EDI: AMINFOFP.COM Apr 20 2012 01:43:00
11812506
                                                                First Premier Bank,
                                                                                         601 S Minnesota Ave,
                 Sioux Falls, SD 57104-4868
              +EDI: HFC.COM Apr 20 2012 01:48:00
11812511
                                                          HSBC Bank Nevada NA, PO Box 5213,
                 Carol Stream, IL 60197-5213
              +EDI: HFC.COM Apr 20 2012 01:48:00
11812510
                                                           Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
                 Carol Stream, IL 60197-5213
              +EDI: HFC.COM Apr 20 2012 01:48:00
11812512
                                                          Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,
                 Carol Stream, IL 60197-5263
11813290
               +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Apr 20 2012 08:30:19
                 Indiana Department of Revenue, Bankruptcy Section, N-240, 100 North Senate Avenue,
                 Indianapolis IN 46204-2253
11812521
                EDI: RESURGENT.COM Apr 20 2012 01:48:00
                                                                 LVNV Funding LLC, PO Box 10584,
                 Greenville, SC 29603-0584
              +EDI: RESURGENT.COM Apr 20 2012 01:48:00
                                                                Lvnv Funding Llc, Po Box 740281,
11812520
                 Houston, TX 77274-0281
11812522
              +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 20 2012 09:19:12
                                                                                                Nco Fin /99,
                                  Wilmington, DE 19850-5636
                 Po Box 15636,
                EDI: AGFINANCE.COM Apr 20 2012 01:48:00
11812526
                                                                 Springleaf Financial S, 2414 Interstate Plaza Dr,
                 Hammond, IN 46324
                                                                                                         TOTAL: 12
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

District/off: 0755-2 User: lmb Page 2 of 3 Date Rcvd: Apr 19, 2012 Form ID: b9i Total Noticed: 39

\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2012 Signat

nature: Joseph Spelfins

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Form ID: b9i Total Noticed: 39

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2012 at the address(es) listed below:

Christopher R. Schmidgall on behalf of Debtor Jimmie Gross bankruptcy@garryaweiss.com

Nancy J. Gargula USTPRegion10.SO.ECF@usdoj.gov Paul R. Chael ECF@pchael13.com,

pchael.c13@ecf.epiqsystems.com;charlene@pchael13.com;valerie@pchael13.com

TOTAL: 3

FORM B9I (Chapter 13 Case) (12/11)

Case Number 12-21390-kl

## UNITED STATES BANKRUPTCY COURT Northern District of Indiana

## Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/18/12.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below, NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

## See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jimmie Lee Gross 455 Polk Street

Gary, IN 46402 Case Number:

12-21390-kl Attorney for Debtor(s) (name and address):

Christopher R. Schmidgall Six W. 73rd Avenue Merrillville, IN 46410

Telephone number: (219) 736–5297

Social Security/Taxpayer ID/Employer ID/Other Nos.:

Trustee assigned by U.S. Trustee (name and address): Paul R. Chael 401 West 84th Drive

Merrillville, IN 46410 Telephone number: 219–650–4015

**Meeting of Creditors:** 

Suite C

Date: May 17, 2012 Time: 11:00 AM Note: **Professional Dress Required!** 

Photo ID Required! Proof of SSN Required!

Location: 401 West 84th Drive, Suite B, Merrillville, IN 46410

Interpreter Service: No cost telephone interpretation service may be available for the debtor. Contact the trustee for additional information.

#### **Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

#### **Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): 8/15/12

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1): 10/15/12

### Creditors with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

# Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/16/12

The debtor must file a certification of completion of an instructional course concerning personal financial management (Official Form 23) with the clerk before the last payment under a confirmed plan or before filing a motion for discharge. The failure to do so may result in the case being closed without issuing a discharge

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

No two-sided filings permitted pursuant to N.D.Ind. L.B.R. B-5005-2(a)

Address of the Bankruptcy Clerk's Office:

5400 Federal Plaza Suite 2200

Hammond, IN 46320

For the Court:

Clerk of the Bankruptcy Court:

Christopher M. DeToro

219-852-3480

Date: 4/19/12

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

# EXPLANATIONS FORM B91 (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web Site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

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-- Refer to Other Side for Important Deadlines and Notices --